

Certificate Number: 16339-PAW-DE-031597747

Bankruptcy Case Number: 18-22339



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## **CERTIFICATE OF DEBTOR EDUCATION**

I CERTIFY that on September 10, 2018, at 10:54 o'clock PM EDT, Roger Guminski completed a course on personal financial management given by internet by Second Bankruptcy Course, LLC, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Western District of Pennsylvania.

Date: September 10, 2018 By: /s/Kelley Tipton

Name: Kelley Tipton

Title: Certified Financial Counselor